

Information to identify the case:		
Debtor 1	Mark T. Bate	Social Security number or ITIN xxx-xx-4306
	First Name Middle Name Last Name	EIN --_-----
Debtor 2	Carla G. Cassino-Bate	Social Security number or ITIN xxx-xx-3591
(Spouse, if filing)	First Name Middle Name Last Name	EIN --_-----
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA		
Case number: 12-21046-JAD		

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Mark T. Bate

Carla G. Cassino-Bate

5/23/17

By the court: Jeffery A. Deller
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 Western District of Pennsylvania

In re:
 Mark T. Bate
 Carla G. Cassino-Bate
 Debtors

Case No. 12-21046-JAD
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2

User: lfin
 Form ID: 3180W

Page 1 of 2
 Total Noticed: 41

Date Rcvd: May 23, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 25, 2017.

db/jdb
 13312566 +Mark T. Bate, Carla G. Cassino-Bate, 278 Moffit Road, Dilliner, PA 15327-2614
 +Collection Service Center, Inc., 503 Morgantown Avenue, P.O. Box 2060,
 Fairmont, WV 26555-2060
 13312571 Dunkard Twp. c/o Central Tax, P.O. Box 670, Bridgeville, PA 15017-0670
 13312573 Greene County Tax Claim Bureau, 93 East High Street, Waynesburg, PA 15370-1839
 13312574 +Home Depot, P.O. Box 790328, Saint Louis, MO 63179-0328
 13333332 +Integra Servicing, 801 South Rampart Boulevard--Suite 160, Las Vegas, NV 89145-4898
 13312578 +Monongalia General Hospital, 1200 JD Anderson Drive, Morgantown, WV 26505-3486
 13312581 Southeastern Greene ASD c/o Central Tax, P.O. Box 670, Bridgeville, PA 15017-0670
 13312582 Tahiti Village Vacation Club, Attn: Account Receivable, File 50446,
 Los Angeles, CA 90074-0446
 13312583 +United Collection Bureau, Inc., 5620 Southwyck Boulevard--Suite 206, Toledo, OH 43614-1501
 13312584 +University Health Associates, P.O. Box 776, Morgantown, WV 26507-0776
 13333333 +Weltman, Weinberg & Reis, 1400 Koppers Building, 436 Seventh Avenue--Suite 1400,
 Pittsburgh, PA 15219-1842
 13312586 West Virginia University Hospitals, Patient Accounting Office, P.O. Box 1127,
 Morgantown, WV 26507-1127

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us May 24 2017 01:29:06 Pennsylvania Dept. of Revenue,
 Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION,
 Harrisburg, PA 17128-0946

cr E-mail/Text: bankruptcy.bnc@ditech.com May 24 2017 01:28:57 Green Tree Servicing, LLC,
 PO Box 0049, Palatine, IL 60055-0049
 13312559 +EDI: CITICORP.COM May 24 2017 01:13:00 AT&T Universal/Citi Card, P.O. Box 6500,
 Sioux Falls, SD 57117-6500
 13312560 +EDI: BANKAMER.COM May 24 2017 01:13:00 Bank of America/BAC Home Loans Servicing,
 Bankruptcy Department, 7105 Corporate Drive, Plano, TX 75024-4100
 13312561 +E-mail/Text: notices@burt-law.com May 24 2017 01:29:54 Burton Neil & Associates,
 1060 Andrew Drive--Suite 170, West Chester, PA 19380-5600
 13312562 EDI: CAPITALONE.COM May 24 2017 01:13:00 Capital One, c/o TSYS Total Debt Management,
 P.O. Box 5155, Norcross, GA 30091
 13312563 +EDI: RMSC.COM May 24 2017 01:13:00 CareCredit/GE Money Bank, P.O. Box 103106,
 Roswell, GA 30076-9106
 13312564 EDI: CHASE.COM May 24 2017 01:13:00 Chase, P.O. Box 15298, Wilmington, DE 19850-5298
 13312565 +EDI: CITICORP.COM May 24 2017 01:13:00 Citi Card, P.O. Box 6500,
 Sioux Falls, SD 57117-6500
 13312567 +E-mail/Text: svlainich@communitybank.tv May 24 2017 01:29:26 Community Bank,
 90 West Chestnut Street--Suite 100, Washington, PA 15301-4524
 13312568 +EDI: CCUSA.COM May 24 2017 01:13:00 Credit Collections, USA,
 16 Distributor Drive--Suite 1, Morgantown, WV 26501-0121
 13312570 EDI: DISCOVER.COM May 24 2017 01:13:00 Discover, P.O. Box 30943,
 Salt Lake City, UT 84130
 13312569 EDI: HFC.COM May 24 2017 01:13:00 Direct Merchants Bank, P.O. Box 5894,
 Carol Stream, IL 60197-5894
 13333331 EDI: DISCOVER.COM May 24 2017 01:13:00 Discover Bank, P.O. Box 3025,
 New Albany, OH 43054-3025
 13322961 EDI: DISCOVER.COM May 24 2017 01:13:00 Discover Bank, DB Servicing Corporation,
 PO Box 3025, New Albany, OH 43054-3025
 13378290 EDI: RMSC.COM May 24 2017 01:13:00 GE Capital Retail Bank, Attn: Bankruptcy Department,
 PO Box 960061, Orlando FL 32896-0661
 13378289 EDI: RMSC.COM May 24 2017 01:13:00 GE Capital Retail Bank,
 c/o Recovery Management Systems Corp, 25 SE 2nd Ave Suite 1120, Miami FL 33131-1605
 13312572 E-mail/Text: bankruptcy.bnc@ditech.com May 24 2017 01:28:57 Green Tree Servicing, LLC,
 MHD Bankruptcy Department, P.O. Box 6154, Rapid City, SD 57709-9858
 13372436 E-mail/Text: bankruptcy.bnc@ditech.com May 24 2017 01:28:57 Green Tree Servicing, LLC,
 P.O. Box 6154, Rapid City, SD 57709-6154, Telephone number: 888-298-7785
 13372437 +E-mail/Text: bankruptcy.bnc@ditech.com May 24 2017 01:28:57 Green Tree Servicing, LLC,
 PO BOX 0049, Palatine, IL 60055-0049, Telephone number 60055-0049
 13312575 EDI: RMSC.COM May 24 2017 01:13:00 JC Penney, P.O. Box 965008, Orlando, FL 32896-5008
 13375266 EDI: JEFFERSONCAP.COM May 24 2017 01:13:00 Jefferson Capital Systems LLC, PO BOX 7999,
 SAINT CLOUD MN 56302-9617
 13312576 +EDI: RMSC.COM May 24 2017 01:13:00 Lowe's, c/o GE Money Bank, Attn: Bankruptcy Dept.,
 P.O. Box 103104, Roswell, GA 30076-9104
 13312577 +EDI: MID8.COM May 24 2017 01:13:00 Midland Credit Management, 8875 Aero Drive, Suite 200,
 San Diego, CA 92123-2255
 13312579 E-mail/Text: RVSVCBICNOTICE1@state.pa.us May 24 2017 01:29:06 PA Department of Revenue,
 Bankruptcy Division, Dept. 280946, Harrisburg, PA 17128-0946
 13382634 EDI: PRA.COM May 24 2017 01:13:00 Portfolio Recovery Associates, LLC, POB 12914,
 Norfolk VA 23541
 13312580 EDI: SEARS.COM May 24 2017 01:13:00 Sears, P.O. Box 6282, Sioux Falls, SD 57117-6282
 13312585 +EDI: RMSC.COM May 24 2017 01:13:00 Walmart, c/o GEMB Bankruptcy Dept., P.O. Box 103104,
 Roswell, GA 30076-9104

District/off: 0315-2

User: lfin
Form ID: 3180W

Page 2 of 2
Total Noticed: 41

Date Rcvd: May 23, 2017

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center
(continued)

TOTAL: 28

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****
cr Ditech Financial LLC

TOTALS: 1, * 0, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 25, 2017

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 23, 2017 at the address(es) listed below:

Daniel R. White on behalf of Plaintiff Mark T. Bate dwhite@zeblaw.com,
gianna@zeblaw.com;dwhite.zmw@gmail.com
Daniel R. White on behalf of Plaintiff Carla G. Cassino-Bate dwhite@zeblaw.com,
gianna@zeblaw.com;dwhite.zmw@gmail.com
Daniel R. White on behalf of Debtor Mark T. Bate dwhite@zeblaw.com,
gianna@zeblaw.com;dwhite.zmw@gmail.com
Daniel R. White on behalf of Joint Debtor Carla G. Cassino-Bate dwhite@zeblaw.com,
gianna@zeblaw.com;dwhite.zmw@gmail.com
James Warmbrodt on behalf of Creditor Ditech Financial LLC bkgroup@kmlawgroup.com
Office of the United States Trustee ustpreion03.pi.ecf@usdoj.gov
Ronda J. Winnecour cmecf@chapter13trusteedpa.com

TOTAL: 7